

Information to identify the case:

DAVID MICHAEL MOODY

Debtor 1: DAVID MICHAEL MOODY
First Name Middle Name Last Name

Debtor 2: _____
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: District of Minnesota

Case number: 21-41988 - KLT

Social Security number or ITIN: xxx-xx-1503

EIN: _____

Social Security number or ITIN: _____

EIN: _____

Date case filed in chapter: 13 11/9/21

Date case converted to chapter: 7 12/7/22

You can receive court notices and orders by **email** instead of U.S. Mail via these **two options**:

For creditors: Register for Electronic Bankruptcy Noticing at ebn.uscourts.gov.

For debtors: Register for Debtor Electronic Bankruptcy Noticing (DeBN) at www.mnb.uscourts.gov/debn



Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	DAVID MICHAEL MOODY	
2. All other names used in the last 8 years		
3. Address	4300 ROBBINS LNDG N APT 701 Robbinsdale, MN 55422	
4. Debtor's attorney	Wesley W. Scott LifeBack Law Firm, PA 13 Seventh Ave S St Cloud, MN 56301	Contact phone: 320-252-0330 Email: samantha@lifebacklaw.com
5. Bankruptcy trustee	John R. Stoebner John R. Stoebner, Chapter 7 Trustee 150 South Fifth Street Suite 3125 Minneapolis, MN 55402	Contact phone: 612-465-0990 Email: jstoebner@mantylaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office	301 Diana E. Murphy U.S. Courthouse 300 South Fourth Street Minneapolis, MN 55415	Hours open: Monday – Friday 8:00AM to 4:30PM Contact phone: (612)–664–5200 Web address: www.mnb.uscourts.gov
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Date: 12/7/22
7. Meeting of creditors	January 3, 2023 at 09:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Video/teleconference *ONLY*, contact trustee for direction, see contact details above
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). 	<p>Filing deadline: 3/6/23</p> <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9).
	<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>
	<p>Certificate of Completion of Financial Management Course due:</p> <p>Credit Counseling and Debtor Education Information can be found at http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm</p>	Filing deadline:
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:
DAVID MICHAEL MOODY
Debtor

Case No. 21-41988-KLT
Chapter 7

District/off: 0864-4

User: admin

Page 1 of 3

Date Rcvd: Dec 07, 2022

Form ID: 309A

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID	Recipient Name and Address
db	+ DAVID MICHAEL MOODY, 4300 ROBBINS LNDG N APT 701, Robbinsdale, MN 55422-2258
62749019	+ Bigos Management, 8325 Wayzata Blvd, Minneapolis MN 55426-1398
62904398	+ Carmyn Puztikka, 4300 Robins Landing, Apt. 310, Robbinsdale MN 55422-2256
62749024	+ Home Choice, 511 87th Lane NE, Minneapolis MN 55434-1024
62765876	+ Payday America, Inc, 181 River Ridge Cir S, Burnsville, MN 55337-1627

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: samantha@lifebacklaw.com	Dec 07 2022 21:37:00	Wesley W. Scott, LifeBack Law Firm, PA, 13 Seventh Ave S, St Cloud, MN 56301
tr	+ Email/Text: lfrey@mantylaw.com	Dec 07 2022 21:37:00	John R. Stoebner, John R. Stoebner, Chapter 7 Trustee, 150 South Fifth Street, Suite 3125, Minneapolis, MN 55402-4221
smg	+ EDI: MINNDEPREV.COM	Dec 08 2022 02:43:00	Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+ Email/Text: USAMN.BNC.Bankruptcy@usdoj.gov	Dec 07 2022 21:37:00	United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
ust	+ Email/Text: ustpregion12.mn.ecf@usdoj.gov	Dec 07 2022 21:37:00	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62904399	Email/Text: ebnnotifications@creditacceptance.com	Dec 07 2022 21:37:00	Credit Acceptance, PO Box 513, Southfield MI 48037-0513
62749020	+ Email/Text: bknotice@ercbpo.com	Dec 07 2022 21:37:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville FL 32256-7412
62749021	+ Email/Text: bankruptcy@rentacenter.com	Dec 07 2022 21:38:00	Get It Now, LLC, Attn: Bankruptcy/Customer Care, 5501 Headquarters Dr, Plano TX 75024-5837
62761089	+ EDI: CBS7AVE	Dec 08 2022 02:43:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
62749022	EDI: CBS7AVE	Dec 08 2022 02:43:00	Ginny's, 1112 7th Ave, Monroe WI 53566-1364
62749023	+ EDI: CBS7AVE	Dec 08 2022 02:43:00	Ginny's/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe WI 53566-8025
62749025	+ EDI: LCIICSYSTEM	Dec 08 2022 02:43:00	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul MN 55164-0378
62749026	EDI: IRS.COM	Dec 08 2022 02:43:00	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62749029	+ EDI: MINNDEPREV.COM		

District/off: 0864-4

User: admin

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Date Rcvd: Dec 07, 2022

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Total Noticed: 26

62749027	EDI: CBSMASON	Dec 08 2022 02:43:00	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62749028	+ EDI: CBS7AVE	Dec 08 2022 02:43:00	Mason Easy Pay, PO Box 2808, Monroe WI 53566-8008
62749030	EDI: CBS7AVE	Dec 08 2022 02:43:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe WI 53566-1364
62761090	+ EDI: CBS7AVE	Dec 08 2022 02:43:00	Montgomery Ward, 1112 7th Ave, Monroe WI 53566-1364
62749031	+ EDI: CBS7AVE	Dec 08 2022 02:43:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
62761091	+ EDI: CBS7AVE	Dec 08 2022 02:43:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe WI 53566-1364
62749032	^ MEBN	Dec 07 2022 21:33:46	Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
			Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Parkway, Round Rock TX 78681-8004

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*+	US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
62904397	*+	Bigos Management, 8325 Wayzata Blvd, Minneapolis MN 55426-1398
62904400	*+	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville FL 32256-7412
62904401	*+	Get It Now, LLC, Attn: Bankruptcy/Customer Care, 5501 Headquarters Dr, Plano TX 75024-5837
62904402	*	Ginny's, 1112 7th Ave, Monroe WI 53566-1364
62904403	*+	Ginnys/Swiss Colony Inc, Attn: Credit Department, Po Box 2825, Monroe WI 53566-8025
62904404	*+	Home Choice, 511 87th Lane NE, Minneapolis MN 55434-1024
62904405	*+	IC Systems, Inc, Attn: Bankruptcy, Po Box 64378, St. Paul MN 55164-0378
62904406	*	Internal Revenue Service, Centralized Insolvency, PO Box 7346, Philadelphia PA 19101-7346
62904409	*+	MN Dept of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul MN 55164-0447
62904407	*	Mason Easy Pay, PO Box 2808, Monroe WI 53566-8008
62904408	*+	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe WI 53566-1364
62904410	*	Montgomery Ward, 1112 7th Ave, Monroe WI 53566-1364
62904411	*+	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe WI 53566-1364
62904412	*+	Waypoint Resource Group, Attn: Bankruptcy, 301 Sundance Parkway, Round Rock TX 78681-8004

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2022 at the address(es) listed below:

Name	Email Address
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Gregory A Burrell	cmeclfjzkmn@ch13mn.com
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John R. Stoebner	jstoebner@mantylaw.com lfrey@mantylaw.com;MN04@ecfcbis.com
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US Trustee	ustpregion12.mn.ecf@usdoj.gov
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Wesley W. Scott	on behalf of Debtor 1 DAVID MICHAEL MOODY samantha@lifebacklaw.com ScottWR72722@notify.bestcase.com
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TOTAL: 4